

WHAT IS CLAIMED IS:

1. A method for generating customer leads for use by dealers attempting to sell a product, said method comprising the steps of:

providing a database of customer information;

predicting a propensity for one or more customers within the database to respond to an offer;

predicting when the customers will respond to the offer;

generating a potential customer list; and

providing the potential customer list to one or more dealers.

2. A method according to Claim 1 wherein said step of predicting a propensity further comprises the step of identifying potential customers using a propensity model.

3. A method according to Claim 1 wherein said step of predicting when the customers will respond further comprises the step of identifying when customers will respond using a timing model.

4. A method according to Claim 1 wherein the customer information includes customer information on at least one of active customer files and inactive customer files.

5. A method according to Claim 1 wherein said step of generating a potential customer list further comprises the steps of:

clustering customers into customer groups according to customer characteristics; and

identifying specific needs for each customer group.

6. A method according to Claim 1 wherein said step of providing the potential customer list further comprises the steps of:

hosting the customer list on a web-based system; and

providing dealers with access to the web-based system.

7. A method according to Claim 1 wherein said step of providing the potential customer list further comprises the step of providing dealer access to the customer list through a telephone based system.

8. A method according to Claim 1 wherein said step of providing the potential customer list further comprises the step of mailing the customer list to the dealers through at least one of electronic-mail, the postal service and a courier service.

9. A method according to Claim 1 further comprising the step of providing results of customer contacts to the database of customer information.

10. A method according to Claim 1 wherein said step of providing the potential customer list further comprises the step of determining which customers will respond to a dealer initiated contact using a direct response model.

11. A system for generating customer leads for use by dealers attempting to sell a product comprising:

one or more databases of customer information;

a server;

a network; and

at least one computer connected to said server via said network, said server configured to predict a propensity for one or more customers within said database to respond to an offer, predict when the customers will respond to the offer,

generate a potential customer list, and provide the potential customer list to one or more dealers.

12. A system according to Claim 11 wherein said server is configured to identify potential customers using a propensity model.

13. A system according to Claim 11 wherein said server is configured to predict when the customers will respond to the offer using a timing model.

14. A system according to Claim 11 wherein said database comprises data corresponding to active and inactive customer files.

15. A system according to Claim 11 wherein said server is configured to:

cluster customers into customer groups according to customer characteristics; and

identify specific needs for each customer group.

16. A system according to Claim 10 wherein said server is configured to provide dealer access to said system through said network.

17. A system according to Claim 10 wherein said server is configured to provide the potential customer list through a telephone by at least one of a voice responsive system where a dealer enter spoken customer list information and a menu system where a dealer enters customer list information using touch keys of a telephone.

18. A system according to Claim 10 wherein said server is configured to generate a mailing of the potential customer list to the dealers through at least one of electronic-mail and printed mailings for delivery by either of a postal service and a courier service.

19. A system according to Claim 10 wherein said server is configured to upload to said database results of dealer initiated contacts with potential customers.

20. A system according to Claim 10 wherein said server is configured to determine which customers will respond to a dealer initiated contact using a direct response model.

21. A computer programmed:

prompt a user to select customer characteristics to apply to a propensity model for a determination of which customers within a customer database will respond an offer;

prompt a user for a time when the offer will be presented to customers;

and

generate a potential customer list.

22. A computer according to Claim 21 wherein to generate a potential customer list, said computer displays a computer generated screen of potential customers.

23. A computer according to Claim 21 wherein the database comprises data corresponding to both active and inactive customer information.

24. A computer according to Claim 21 wherein to generate a potential customer list, said computer displays a computer generated screen prompting a user to select customer characteristics for clustering customers into customer groups.

25. A computer according to Claim 21 further programmed to display a computer generated screen prompting a user to select to provide the potential customer list to a dealer using at least one of electronic-mail and printed mailings for delivery by either of a postal service and a courier service.

26. A database comprising:

data corresponding to at least one of active and inactive customers;

data corresponding to customers propensity to respond to an offer; and

data corresponding to a time when a customer will respond to an offer.

27. A database according to Claim 26 wherein said data corresponding to customers propensity comprises data corresponding to a probability that the customer will to respond to an offer.

28. A database according to Claim 26 wherein said data corresponding to a time comprises data corresponding to a probability that the customer will to respond to an offer at any one of user selected times.

29. A database according to Claim 26 further comprising data corresponding to customer characteristics used for clustering customers.

30. A computer readable medium comprising:

at least one record of customer information;

a plurality of rules for identifying which customers have a propensity to respond to an offer;

a plurality of rules for determining a time when customers will respond to the offer; and

a record of potential customers.

31. A computer readable medium according to Claim 30 wherein said record of customer information comprises records of active and inactive customers.

32. A computer readable medium according to Claim 29 further comprising a plurality of rules for clustering customer information.

33. A computer readable medium according to Claim 32 further comprising records of clustered customer groups.

34. A method for providing a list of customer leads to dealers attempting to sell a product, said method comprising the steps of:

generating a database of customer information;

selecting, from an electronic interface, customer characteristics within the database to apply to a propensity model for identifying customers likely to respond to an offer;

selecting, from the electronic interface, a time when the offer will be presented to customers;

requesting, from the electronic interface, a potential customer list; and

delivering the customer list to at least one dealer.

35. A method according to Claim 34 wherein the database of customer information includes both active and inactive customer files.

36. A method according to Claim 34 wherein requesting the potential customer list comprises the step of selecting clustering criteria to generate customer groups which identify specific needs for each customer.

37. A method according to Claim 34 wherein said step of delivering the customer list further comprises the step of providing dealer access to the customer list through a telephone based system.

38. A method according to Claim 34 wherein said step of delivering the customer list further comprises the step of mailing the customer list to the dealers through at least one of electronic-mail, the postal service and a courier service.

39. Apparatus comprising:

means for storing a database of customer information;

means for identifying customers with a propensity to respond to an offer;

means for identifying a time when a customer will respond to an offer;

means for generating a potential customer list of customers likely to respond to an offer and the time which they are likely to respond to the offer; and

means for delivering the potential customer list to at least one dealer.

40. Apparatus according to Claim 39 wherein said means for generating a potential customer list comprises means for clustering groups of customers based on a selected set of customer characteristics.

41. Apparatus according to Claim 39 wherein said means for delivering the potential customer list comprises means for e-mailing the potential customer list to the dealer.

42. Apparatus according to Claim 39 wherein said means for delivering the potential customer list comprises means for telephoning the potential customer list to the dealer.

43. A database comprising:

data corresponding to active and inactive customers; and

at least one rule to be applied to the customer data to identify customers propensity to respond to an offer.

44. A database according to Claim 43 further comprising at least one rule to be applied to the customer data to identify a time when a customer will respond to an offer.

45. A database according to Claim 43 further comprising at least one rule to be applied to the customer data to cluster customers according to customer characteristics, and to identify the clustered customers propensity to respond.

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